

Table 38a **Income and source of income by household tenure for all UK households, 2021/22**

Tenure of dwelling	Number of individuals in the population	Average annual household income		Average weekly household income		Sources of income							
		Disposable	Gross	Disposable	Gross	Wages and salaries	Self-employment income	Private pensions, annuities	Investment income	Other income	Total cash benefits	Imputed income from benefits in kind	All
Tenure of dwelling	000s	£	£	£	£	Percentage of gross household income							
Rented													
All renters	22,461	35,139	43,052	676	828	67	8	2	1	2	20	1	100
Social rented	10,573	28,873	33,212	555	639	56	6	3	0	1	34	–	100
Private rented unfurnished	9,583	39,670	50,279	763	967	73	9	1	2	1	13	1	100
Private rented furnished	1,619	43,329	57,767	833	1,111	79	7	2	3	3	6	–	100
Rent free	685	49,092	59,031	944	1,135	63	9	3	2	10	9	5	100
Owner-occupied													
All owners	44,240	54,918	73,778	1,056	1,419	71	8	8	5	1	7	1	100
With mortgage	24,644	62,627	85,485	1,204	1,644	81	8	2	4	1	3	1	100
Rental purchase	384	41,826	53,606	804	1,031	88	3	1	1	1	6	1	100
Owned outright	19,213	45,291	59,165	871	1,138	51	8	19	6	1	15	–	100
All households	66,701	48,257	63,431	928	1,220	70	8	6	4	1	10	1	100

Source: ONS, The Effects of Taxes and Benefits on Household Income, UK, 2021/22 - Reference Tables.

Notes: 1. Disposable income is defined as gross income minus deductions for income tax, national insurance and council tax in Britain and rates in Northern Ireland.

2. Pensions and annuities exclude social security benefits.

3. Social security cash benefits include tax credits, government training scheme allowances, housing benefit rebate and council tax reduction (NI rates).

4. Unfurnished includes partly furnished.

5. The percentage figures for income sources for private rent-free, private furnished and rental purchase sectors should be treated with caution due to small sample sizes. Sources of income are rounded.

6. Lower response rates and changes in the composition of respondents following Covid-19 enforced methodological changes to government surveys necessitated by Covid-19 mean statistics for 2020/21 are subject to more uncertainty than previous years and should be treated with caution.

7. Data for years prior to 2020/21 can be found in previous editions but comparisons should be treated with caution due to discontinuities in data sources.

Table 38b Households by tenure and income group in United Kingdom, 2021/22

Percentages

Income decile group	Lower income boundary	Tenant households					Homeowner households		All households	All social tenants	All private tenants	All owners
		Local authority	Registered social landlord	Private rented unfurnished	Private rented furnished	Rent-free	Outright owner	Buying with a mortgage				
	£	%	%	%	%	%	%	%	%	%	%	
Lowest	0	21	17	15	[2]	–	37	6	100	38	19	43
Second	253	16	13	16	–	–	46	7	100	28	18	54
Third	369	11	9	19	[2]	–	46	12	100	21	22	58
Fourth	479	6	8	18	[2]	–	48	18	100	13	21	66
Fifth	612	8	7	15	[3]	–	40	27	100	14	19	66
Sixth	761	5	6	16	[3]	–	36	33	100	11	20	69
Seventh	918	[4]	[4]	16	[2]	–	31	41	100	7	20	73
Eighth	1,102	–	–	14	[3]	–	26	52	100	[4]	17	79
Ninth	1,366	–	–	12	[4]	–	23	56	100	[3]	18	79
Highest	1,808	–	–	9	–	–	22	63	100	–	12	86
All	–	7	7	15	3	1	36	32	100	14	19	67

Source: ONS Living Costs and Food Survey, financial year ending 2001, Workbook 4. Expenditure by Household Characteristics (table A50).

Notes: 1. The lower income boundary refers to the gross income at the bottom of the range for each decile.

2. All tenants in tied accommodation (i.e. home goes with the job of someone in the household) are coded private rented, even if the landlord is a social landlord.

3. Unfurnished includes partly furnished.

4. See notes for Table 38a. Also Figures in [] and italics should be used with extra caution because they are based on fewer than 20 reporting households.